

IN THE UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF PENNSYLVANIA

IN RE:

KEVIN A YURCISIN

Debtor(s)

Ronda J. Winnecour  
Chapter 13 Trustee,  
Movant

vs.

No Respondents.

Case No.:19-22076 JAD

Chapter 13

Document No.:

**CHAPTER 13 TRUSTEE'S MOTION FOR DISCHARGE OF DEBTOR  
AND APPROVAL OF TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS**

Ronda J. Winnecour, Chapter 13 Trustee, respectfully represents the following:

1. The plan was confirmed in this Chapter 13 case, and the undersigned served as Trustee.
2. The Trustee has examined the terms of the confirmed Chapter 13 plan, the history of payments to creditors and the claims filed in this Chapter 13 case. The Trustee now recommends that the Court treat this Chapter 13 case as complete.
3. Attached hereto, please find the **Trustee's Report of Receipts and Disbursements** in this case.
4. After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee's office will file **UST FORM 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account** (the "Final Report"). Upon submission of the Final Report, the Trustee asks the Court to discharge her from her duties in this case and close this case.

**Wherefore**, the Trustee requests that the Court,

1. Grant the Debtor(s) a discharge pursuant to Section 1328(a) of the Bankruptcy Code,
2. Approve the Trustee's Report of Receipts and Disbursements,
3. Terminate wage attachments,
4. Revest property of the estate in the debtor(s), and
5. Enter a final decree and close this case.

July 25, 2023

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399  
CHAPTER 13 TRUSTEE WD PA  
600 GRANT STREET  
SUITE 3250 US STEEL TWR  
PITTSBURGH, PA 15219  
(412) 471-5566  
cmecf@chapter13trusteewdpa.com

TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS

Ronda J. Winnecour, Trustee for the above case, submits the following report pursuant to 11 USC 1302 (b) (1).

1. The case was filed on 05/23/2019 and confirmed on 8/2/19 . The case was subsequently Completed  
After Confirmation

2. The Trustee made the following disbursements.

|                           |        |           |
|---------------------------|--------|-----------|
| Total Receipts            |        | 80,978.00 |
| Less Refunds to Debtor    | 464.13 |           |
| TOTAL AMOUNT OF PLAN FUND |        | 80,513.87 |

|                                    |          |          |
|------------------------------------|----------|----------|
| Administrative Fees                |          |          |
| Filing Fee                         | 0.00     |          |
| Notice Fee                         | 0.00     |          |
| Attorney Fee                       | 5,662.63 |          |
| Trustee Fee                        | 3,725.74 |          |
| Court Ordered Automotive Insurance | 0.00     |          |
| TOTAL ADMINISTRATIVE FEES          |          | 9,388.37 |

| Creditor Type | Creditor Name                      | Claim Amount | Prin Paid | Int Paid | Total Paid |
|---------------|------------------------------------|--------------|-----------|----------|------------|
| Secured       |                                    |              |           |          |            |
|               | PENNYMAC LOAN SERVICES LLC         | 0.00         | 32,439.02 | 0.00     | 32,439.02  |
|               | Acct: 9177                         |              |           |          |            |
|               | FIFTH THIRD BANK                   | 5,473.53     | 5,473.53  | 815.26   | 6,288.79   |
|               | Acct: 1378                         |              |           |          |            |
|               | WELLS FARGO BANK NA D/B/A WELLS FA | 0.00         | 19,925.50 | 0.00     | 19,925.50  |
|               | Acct: 3809                         |              |           |          |            |
|               |                                    |              |           |          | 58,653.31  |

|          |                                     |          |          |      |          |
|----------|-------------------------------------|----------|----------|------|----------|
| Priority |                                     |          |          |      |          |
|          | SCOTT R LOWDEN ESQ**                | 0.00     | 0.00     | 0.00 | 0.00     |
|          | Acct:                               |          |          |      |          |
|          | KEVIN A YURCISIN                    | 0.00     | 0.00     | 0.00 | 0.00     |
|          | Acct:                               |          |          |      |          |
|          | KEVIN A YURCISIN                    | 464.13   | 464.13   | 0.00 | 0.00     |
|          | Acct:                               |          |          |      |          |
|          | STEIDL & STEINBERG                  | 2,075.83 | 2,075.83 | 0.00 | 0.00     |
|          | Acct:                               |          |          |      |          |
|          | JULIE FRAZEE STEIDL ESQ**           | 0.00     | 0.00     | 0.00 | 0.00     |
|          | Acct:                               |          |          |      |          |
|          | PRO SE                              | 0.00     | 0.00     | 0.00 | 0.00     |
|          | Acct:                               |          |          |      |          |
|          | SCOTT R LOWDEN ESQ**                | 0.00     | 0.00     | 0.00 | 0.00     |
|          | Acct:                               |          |          |      |          |
|          | JULIE FRAZEE STEIDL ESQ**           | 0.00     | 0.00     | 0.00 | 0.00     |
|          | Acct:                               |          |          |      |          |
|          | NICOTERO & LOWDEN PC                | 1,923.00 | 1,923.00 | 0.00 | 0.00     |
|          | Acct: XXXXXXXXXXXXXXXXXXXXXXXX3/21  |          |          |      |          |
|          | NICOTERO & LOWDEN PC                | 800.00   | 800.00   | 0.00 | 0.00     |
|          | Acct: XXXXXXXXXXXXXXXXXXXXXXXX0/22  |          |          |      |          |
|          | SCOTT R LOWDEN ESQ**                | 0.00     | 0.00     | 0.00 | 0.00     |
|          | Acct:                               |          |          |      |          |
|          | SCOTT R LOWDEN ESQ**                | 863.80   | 863.80   | 0.00 | 0.00     |
|          | Acct: XXXXXXXXXXXXXXXXXXXXXXXX0/22  |          |          |      |          |
|          | ACAR LEASING LTD D/B/A GM FINANCIAL | 2,913.15 | 2,913.15 | 0.00 | 2,913.15 |
|          | Acct: 6921                          |          |          |      |          |

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| Creditor Type | Creditor Name                                      | Claim Amount | Prin Paid | Int Paid | Total Paid |
|---------------|--|--------------|-----------|----------|------------|
|               |  |              |           |          | 2,913.15   |
| Unsecured     |  |              |           |          |            |
|               | CAPITAL ONE BANK (USA) NA BY AMERIC,<br>Acct: 2987 | 8,015.24     | 8,015.24  | 0.00     | 8,015.24   |
|               | LOANDEPOT<br>Acct: 1296                            | 0.00         | 0.00      | 0.00     | 0.00       |
|               | PAYPAL CREDIT<br>Acct: 8320                        | 0.00         | 0.00      | 0.00     | 0.00       |
|               | PHEPLE FEDERAL CREDIT UNION<br>Acct: 5667          | 0.00         | 0.00      | 0.00     | 0.00       |
|               | VERIZON BY AMERICAN INFOSOURCE AS<br>Acct: 0001    | 1,543.80     | 1,543.80  | 0.00     | 1,543.80   |
|               | BRIAN C NICHOLAS ESQ<br>Acct:                      | 0.00         | 0.00      | 0.00     | 0.00       |
|               | SYNCHRONY BANK<br>Acct: 3587                       | 0.00         | 0.00      | 0.00     | 0.00       |
|               | WILLIAM E CRAIG ESQ<br>Acct:                       | 0.00         | 0.00      | 0.00     | 0.00       |
|               | MANLEY DEAS KOCHALSKI LLC<br>Acct:                 | 0.00         | 0.00      | 0.00     | 0.00       |
|               | COVELLI LAW OFFICES<br>Acct:                       | 0.00         | 0.00      | 0.00     | 0.00       |
|               |  |              |           |          | 9,559.04   |

TOTAL PAID TO CREDITORS

71,125.50

TOTAL CLAIMED

PRIORITY 2,913.15

SECURED 5,473.53

UNSECURED 9,559.04

Date: 07/25/2023

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399  
CHAPTER 13 TRUSTEE WD PA  
600 GRANT STREET  
SUITE 3250 US STEEL TWR  
PITTSBURGH, PA 15219  
(412) 471-5566  
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IN RE:

KEVIN A YURCISIN

Debtor(s)

Ronda J. Winnecour

Movant

vs.

No Repondents.

Case No.:19-22076 JAD

Chapter 13

Document No.:

ORDER OF COURT

AND NOW, this \_\_\_\_\_ day of \_\_\_\_\_, 20\_\_\_\_, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED** and **DECREED**, as follows:

(1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.

(2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.

(3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).

(4). Property of the estate hereby reverts in the debtor(s). This reversion of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.

(5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.

(6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

BY THE COURT:

\_\_\_\_\_  
U.S. BANKRUPTCY JUDGE

In re:  
Kevin A Yurcisin  
Debtor

Case No. 19-22076-JAD  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0315-2  
Date Rcvd: Jul 26, 2023

User: auto  
Form ID: pdf900

Page 1 of 3  
Total Noticed: 23

The following symbols are used throughout this certificate:

| Symbol | Definition  |
|--------|---|
| +      | Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.  |
| ##     | Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable. |

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 28, 2023:**

| Recip ID | Recipient Name and Address   |
|----------|--|
| db       | + Kevin A Yurcisin, PO Box 229, Adamsburg, PA 15611-0229                                     |
| 15056902 | + Mb Financial Bank, 6111 N River Rd, Rosemont, IL 60018-5111                                |
| 15056903 | + Mb Financial Bank, Attn: Bankruptcy Dept., 800 West Madison Street, Chicago, IL 60607-2683 |
| 15056904 | Paypal Credit, PO Box 105658, Atlanta, GA 30348-5658   |
| 15056907 | + Pheple Fcu, P.o. Box 983, Greensburg, PA 15601-0983  |
| 15056901 | + loanDepot, Attn: Bankruptcy, Po Box 250009, Plano, TX 75025-0009                           |

TOTAL: 6

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

| Recip ID | Notice Type: Email Address                               | Date/Time            | Recipient Name and Address  |
|----------|--|----------------------|---|
| cr       | + Email/Text: GMFINANCIAL@EBN.PHINSOLUTIONS.COM          | Jul 27 2023 08:27:00 | ACAR Leasing LTD d/b/a GM Financial Leasing, 4000 Embarcadero Dr., Arlington, TX 76014-4101           |
| cr       | + Email/PDF: rmscedi@recoverycorp.com                    | Jul 27 2023 08:56:50 | PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021                                 |
| 15106044 | + Email/Text: GMFINANCIAL@EBN.PHINSOLUTIONS.COM          | Jul 27 2023 08:27:00 | ACAR Leasing LTD, d/b/a GM Financial Leasing, P.O. Box 183853, Arlington, TX 76096-3853               |
| 15056897 | + Email/Text: GMFINANCIAL@EBN.PHINSOLUTIONS.COM          | Jul 27 2023 08:27:00 | AmeriCredit/GM Financial, Po Box 181145, Arlington, TX 76096-1145                                     |
| 15056898 | Email/PDF: AIS.cocard.ebn@aisinfo.com                    | Jul 27 2023 08:56:46 | Capital One, 15000 Capital One Dr, Richmond, VA 23238   |
| 15056899 | + Email/PDF: AIS.cocard.ebn@aisinfo.com                  | Jul 27 2023 08:56:26 | Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285                            |
| 15081595 | Email/PDF: AIS.cocard.ebn@aisinfo.com                    | Jul 27 2023 08:56:40 | Capital One Bank (USA), N.A., by American InfoSource as agent, PO Box 71083, Charlotte, NC 28272-1083 |
| 15066419 | + Email/Text: FifthThirdBKNotices@nationalbankruptcy.com | Jul 27 2023 08:27:00 | Fifth Third Bank, PO Box 9013, Addison, Texas 75001-9013  |
| 15097303 | + Email/PDF: ebnotices@pnmac.com                         | Jul 27 2023 08:56:32 | PennyMac Loan Services, LLC, P.O. Box 2410, Moorpark, CA 93020-2410                                   |
| 15056905 | + Email/PDF: ebnotices@pnmac.com                         | Jul 27 2023 08:56:42 | Pennymac Loan Services, Po Box 514387, Los Angeles, CA 90051-4387                                     |
| 15056906 | + Email/PDF: ebnotices@pnmac.com                         | Jul 27 2023 08:56:47 | Pennymac Loan Services, Correspondence Unit/Bankruptcy, Po Box 514387, Los Angeles, CA 90051-4387     |
| 15075324 | + Email/PDF: gecsed@recoverycorp.com                     | Jul 27 2023 08:56:32 | Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021          |

District/off: 0315-2

User: auto

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Date Rcvd: Jul 26, 2023

Form ID: pdf900

Total Noticed: 23

|          |   |                      |  |
|----------|---|----------------------|--|
| 15094551 | Email/PDF: ebn_ais@aisinfo.com              | Jul 27 2023 08:56:32 | Verizon, by American InfoSource as agent, PO Box 4457, Houston, TX 77210-4457        |
| 15088255 | + Email/PDF: ais.wellsfargo.ebn@aisinfo.com | Jul 27 2023 08:56:47 | Wells Fargo Bank N.A., d/b/a Wells Fargo Auto, PO Box 130000, Raleigh, NC 27605-1000 |
| 15056908 | + Email/PDF: ais.wellsfargo.ebn@aisinfo.com | Jul 27 2023 08:56:29 | Wells Fargo Dealer Services, Po Box 10709, Raleigh, NC 27605-0709                    |
| 15056909 | + Email/PDF: ais.wellsfargo.ebn@aisinfo.com | Jul 27 2023 08:56:48 | Wells Fargo Dealer Services, Attn: Bankruptcy, Po Box 19657, Irvine, CA 92623-9657   |
| 15056900 | + Email/Text: bknotification@loandepot.com  | Jul 27 2023 08:28:00 | loanDepot, 26642 Towne Center Dr, Foothill Ranch, CA 92610-2808                      |

TOTAL: 17

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

| Recip ID | Bypass Reason | Name and Address   |
|----------|---------------|--|
| cr       |               | PENNYMAC LOAN SERVICES, LLC  |
| cr       |               | Wells Fargo Bank NA, dba Wells Fargo Auto  |
| cr       | ##+           | PHEPLE FEDERAL CREDIT UNION f/k/a WESTMORELAND COM, 2900 SEMINARY DRIVE, BUILDING G, GREENSBURG, PA 15601-3734 |

TOTAL: 2 Undeliverable, 0 Duplicate, 1 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 28, 2023

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 25, 2023 at the address(es) listed below:

| Name                                | Email Address  |
|-------------------------------------|--|
| Brian Nicholas                      | on behalf of Creditor PENNYMAC LOAN SERVICES LLC bnicholas@kmlawgroup.com  |
| Joseph F. Nicotero                  | on behalf of Plaintiff Kevin A Yurcisin josephnicotero@gmail.com   |
| Maria Miksich                       | on behalf of Creditor PENNYMAC LOAN SERVICES LLC mmiksich@kmlawgroup.com   |
| Natalie Norina Piscione             | on behalf of Defendant PHEPLE FCU f/k/a WESTMORELAND COMMUNITY FCU covellilawoffices@yahoo.com, ndantonio@covellilaw.com                                 |
| Natalie Norina Piscione             | on behalf of Creditor PHEPLE FEDERAL CREDIT UNION f/k/a WESTMORELAND COMMUNITY FEDERAL CREDIT UNION covellilawoffices@yahoo.com ndantonio@covellilaw.com |
| Office of the United States Trustee | ustpregion03.pi.ecf@usdoj.gov  |

District/off: 0315-2

User: auto

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Date Rcvd: Jul 26, 2023

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Ronda J. Winnecour

cmecf@chapter13trusteedpa.com

Scott R. Lowden

on behalf of Debtor Kevin A Yurcisin lowdenscott@gmail.com

Stephen Russell Franks

on behalf of Creditor Wells Fargo Bank NA dba Wells Fargo Auto amps@manleydeas.com

William E. Craig

on behalf of Creditor ACAR Leasing LTD d/b/a GM Financial Leasing ecfmail@mortoncraig.com  
mhazlett@mortoncraig.com;mortoncraigeef@gmail.com

TOTAL: 10